

Information to identify the case:

Debtor 1	<u>Willie M. Reed</u>	Social Security number or ITIN	xxx-xx-1466
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-10881-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Willie M. Reed

4/12/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Willie M. Reed
 Debtor

Case No. 19-10881-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db	+Willie M. Reed, 104 Anderson Avenue, Fairview, NJ 07022-2058
517969918	+Best Buy/CBNA, PO Box 6497, Sioux Falls SD 57117-6497
517969917	+Debt Recovery Solutions, 6800 Jericho Turnpike Suite 113E, Syosset NY 11791-4401
517969920	+Hackensack UMC Palisades, 7600 River Road, N01ih Bergen NJ 07047-6217
517969919	+Holy Name Medical, 718 Teaneck Rd, Teaneck NJ 07666-4281
517969922	+TNB Target, PO Box 1470, Minneapolis MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Apr 12 2019 23:20:59	Charles M. Forman,
	Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2019 23:20:48	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2019 23:20:48	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
cr	+EDI: RMSC.COM Apr 13 2019 03:13:00	Synchrony Bank c/o PRA Receivables Management, LLC,
	PO BOX 41021, Norfolk, VA 23541-1021	
517969902	+EDI: CAPITALONE.COM Apr 13 2019 03:13:00	Capital One, PO Box 30253,
	Salt Lake City UT 84130-0253	
517969904	+EDI: CAPITALONE.COM Apr 13 2019 03:13:00	Capital One Bank, 10700 Capital One Way,
	Richmond VA 23060-9243	
517969907	+EDI: CHASE.COM Apr 13 2019 03:13:00	Chase Card, PO Box 15298, Wilmington DE 19850-5298
517969909	+EDI: WFNNB.COM Apr 13 2019 03:13:00	Comenity Capital Bank, PO Box 182120,
	Columbus OH 43218-2120	
517969910	+EDI: CRFRSTNA.COM Apr 13 2019 03:13:00	Credit First National, PO Box 81315,
	Cleveland OH 44181-0315	
517969911	+EDI: RCSFNBMARIN.COM Apr 13 2019 03:13:00	Credit One Bank, PO Box 98872,
	Las Vegas NV 89193-8872	
517969912	EDI: DISCOVER.COM Apr 13 2019 03:13:00	Discover Financial, PO Box 15316,
	Wilmington DE 19850	
517969913	+EDI: TSYS2.COM Apr 13 2019 03:13:00	DSNB/Macys, PO Box 8218, Mason OH 45040-8218
517969914	+EDI: RMSC.COM Apr 13 2019 03:13:00	SYNC/Care, PO Box 965036, Orlando FL 32896-5036
517972016	+EDI: RMSC.COM Apr 13 2019 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021	
517969921	EDI: TDBANKNORTH.COM Apr 13 2019 03:13:00	TD Bank, 32 Chestnut Street,
	Lewiston ME 04240	
517969915	EDI: TFSR.COM Apr 13 2019 03:13:00	Toyota Motor Credit, 5005 N River Blvd NE,
	Cedar Rapids IA 52411	
517969916	+EDI: WFFC.COM Apr 13 2019 03:13:00	Wells Fargo Card Services, PO Box 14517,
	Des Moines IA 50306-3517	

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517969903*	+Capital One, PO Box 30253, Salt Lake City UT 84130-0253
517969905*	+Capital One Bank, 10700 Capital One Way, Richmond VA 23060-9243
517969906*	+Capital One Bank, 10700 Capital One Way, Richmond VA 23060-9243
517969908*	+Chase Card, PO Box 15298, Wilmington DE 19850-5298

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Apr 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4